

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Ardenia Beverley

Debtor(s)

Case No. 17 B 28755

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/26/2017.
- 2) The plan was confirmed on 04/02/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 12/03/2018.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,795.57
Less amount refunded to debtor	\$2,319.16

**NET RECEIPTS:**

**\$11,476.41**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$526.25
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,526.25**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP as agent for	Unsecured	180.00	144.22	144.22	0.00	0.00
AT&T	Unsecured	413.00	NA	NA	0.00	0.00
ATI Physical Therapy	Unsecured	4,103.89	NA	NA	0.00	0.00
Capital One Auto Finance	Unsecured	5,801.00	5,801.18	5,801.18	0.00	0.00
Chicago Osteopathic	Unsecured	2,238.81	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	0.00	2,991.98	2,991.98	0.00	0.00
City of Chicago Department of Water	Secured	1,958.98	468.73	468.73	78.96	0.00
Clerk of the Circuit Court	Unsecured	283.20	NA	NA	0.00	0.00
Credit Acceptance Corp	Unsecured	5,126.30	2,568.23	2,568.23	0.00	0.00
Credit Management	Unsecured	1,380.00	NA	NA	0.00	0.00
Debit Rec.	Unsecured	301.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	63,195.00	64,342.34	64,342.34	0.00	0.00
Humana Insurance	Unsecured	912.30	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	415.99	382.63	382.63	382.63	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	67.60	67.60	0.00	0.00
Internal Revenue Service	Priority	300.76	NA	NA	0.00	0.00
Mid America Bank & Trust	Unsecured	475.00	NA	NA	0.00	0.00
Mid America Bank & Trust	Unsecured	441.00	460.60	460.60	0.00	0.00
Midland Funding LLC	Unsecured	1,713.28	1,713.28	1,713.28	0.00	0.00
National Fitness	Unsecured	275.00	NA	NA	0.00	0.00
Navient Solutions Inc	Unsecured	0.00	10,207.29	10,207.29	0.00	0.00
Northwestern Institute of Health &	Unsecured	977.40	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	5,433.38	5,411.10	5,411.10	0.00	0.00
Rgs Financial	Unsecured	237.00	NA	NA	0.00	0.00
Santander Consumer USA Inc	Secured	21,275.00	22,060.82	22,060.82	5,896.23	592.34
United Student Aid Funds Inc (USAFA)	Unsecured	61,759.00	51,983.35	51,983.35	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,060.82	\$5,896.23	\$592.34
All Other Secured	\$468.73	\$78.96	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,529.55</b>	<b>\$5,975.19</b>	<b>\$592.34</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$382.63	\$382.63	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$382.63</b>	<b>\$382.63</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$145,691.17</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,526.25</u>
Disbursements to Creditors	<u>\$6,950.16</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,476.41</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2019

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.